

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**CNA INSURANCE GROUP**

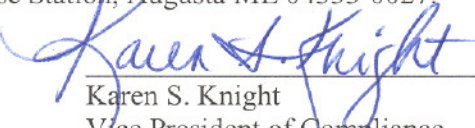
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Shelly Grover alleged a March 22, 2004 work-related injury while employed at Seaton Corp.
2. That Shelly Grover gave notice of incapacity from work for her alleged injury on March 23, 2004.
3. That no Notice of Controversy was filed until fifty-four (54) days after compensation became due and payable.
4. That no mandatory payment to Shelly Grover has been issued.
5. That Shelly Grover is due a mandatory payment in the amount of \$14,392.24 as of February 2, 2006 and accruing at the rate of \$29.55 per day.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,200.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Shelly Grover's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), CNA Insurance Group shall be assessed a penalty of \$1,200.00 payment to Shelly Grover. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment and outstanding indemnity payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

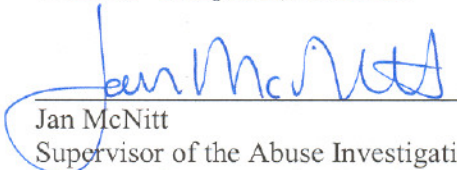
Dated: 3/16/06

  
Karen S. Knight  
Vice President of Compliance  
CNA Insurance Group

Dated: April 13, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: April 13, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**CNA INSURANCE GROUP**

**CONSENT DECREE**


**NOW COME** the parties and agree as follows:

1. That Dave Marcia alleged a January 27, 2004 work-related injury while employed at Cendant Corporation.
2. That Dave Marcia gave notice of incapacity from work for his alleged injury on July 16, 2004.
3. That Dave Marcia was compensated for his alleged period of incapacity on September 15, 2004.
4. That the initial payment to Dave Marcia was made forty-seven (47) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$850.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Dave Marcia's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), CNA Insurance Group shall be assessed a penalty of \$850.00 payment to Dave Marcia. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

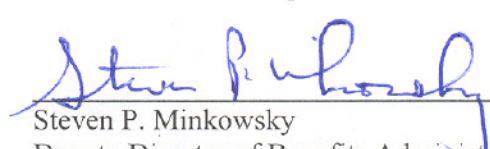
Dated: \_\_\_\_\_

3/16/06

  
\_\_\_\_\_  
Karen S. Knight  
Vice President of Compliance  
CNA Insurance Group

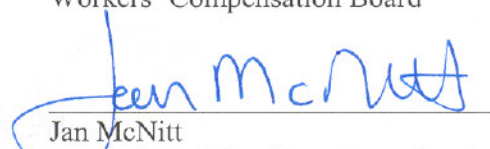
Dated: \_\_\_\_\_

April 13, 2006

  
\_\_\_\_\_  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: \_\_\_\_\_

April 13, 2006

  
\_\_\_\_\_  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**CNA INSURANCE GROUP**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Pat J. Morrill alleged a March 26, 2004 work-related injury while employed at Cendant Corporation.
2. That Pat J. Morrill gave notice of incapacity from work for his alleged injury on March 26, 2004.
3. That Pat J. Morrill was compensated for his alleged period of incapacity on May 27, 2004.
4. That the initial payment to Pat J. Morrill was made forty-seven (47) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$850.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Pat J. Morrill's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), CNA Insurance Group shall be assessed a penalty of \$850.00 payment to Pat J. Morrill. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

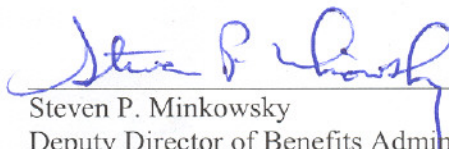
Dated: \_\_\_\_\_

3/16/06

  
Karen S. Knight  
Vice President of Compliance  
CNA Insurance Group

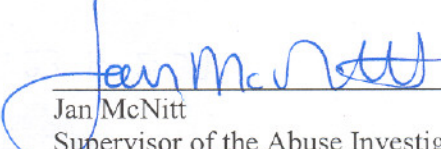
Dated: \_\_\_\_\_

April 13, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: \_\_\_\_\_

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STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
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v.

CNA INSURANCE GROUP

CONSENT DECREE

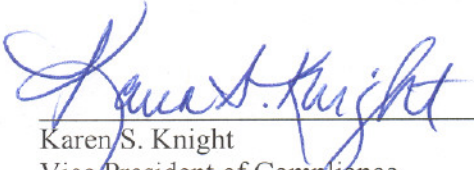
NOW COME the parties and agree as follows:

1. That Pat J. Morrill alleged a June 5, 2004 work-related injury while employed at Cendant Corporation.
2. That Pat J. Morrill gave notice of incapacity from work for his alleged injury on June 5, 2004.
3. That Pat J. Morrill was compensated for his alleged period of incapacity on September 16, 2004.
4. That the initial payment to Pat J. Morrill was made eight-nine (89) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Pat J. Morrill's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), CNA Insurance Group shall be assessed a penalty of \$1,500.00 payment to Pat J. Morrill. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

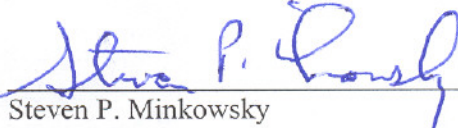
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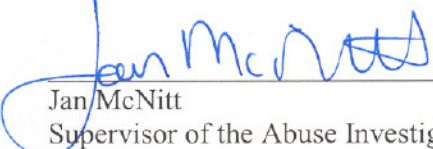
Dated: \_\_\_\_\_

April 13, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: \_\_\_\_\_

April 13, 2006

  
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WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

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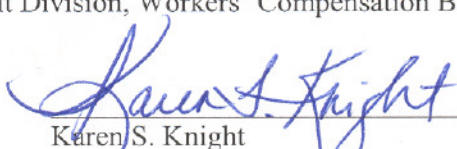
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

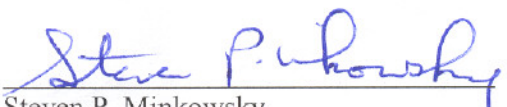
1. That Judith Brown alleged a July 28, 2004 work-related injury while employed at TJX Companies Inc.
2. That Judith Brown gave notice of incapacity from work for her alleged injury on August 12, 2004.
3. That Judith Brown was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Judith Brown, dated November 17, 2004, was made forty-four (44) days after the previous indemnity payment, dated October 4, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$350.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Judith Brown's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), CNA Insurance Group shall be assessed a penalty of \$350.00 payable to Judith Brown. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

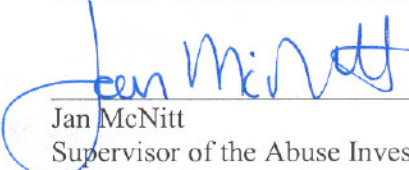
Dated: 3/16/06

  
Karen S. Knight  
Vice President of Compliance  
CNA Insurance Group

Dated: April 13, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: April 13, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
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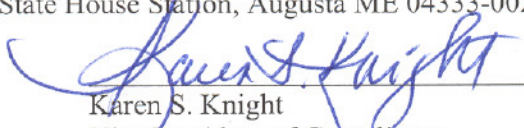
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

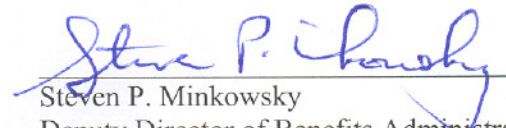
1. That Kevin Lachance alleged an October 17, 2004 work-related injury while employed at Asplundh.
2. That Kevin Lachance gave notice of incapacity from work for his alleged injury on October 20, 2004.
3. That Kevin Lachance was compensated for his alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21 day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on November 9, 2004.
5. That Kevin Lachance is due indemnity in the amount of \$20,718.43 as of February 2, 2006 and accruing at the rate of \$42.98 per day.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Kevin Lachance's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), CNA Insurance Group shall be assessed a penalty of \$1,500.00 payable to Kevin Lachance. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment and outstanding indemnity payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

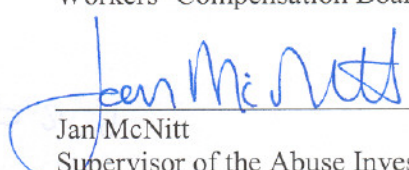
Dated: 3/16/06

  
Karen S. Knight  
Vice President of Compliance  
CNA Insurance Group

Dated: April 13, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
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Dated: April 13, 2006

  
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**CNA INSURANCE GROUP**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That CNA Insurance Group has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
  - Failure to file or timely file required forms with the Maine Workers' Compensation Board
  - Failure to pay claims timely (in violation of Section 205(2))
  - Section 205(3) penalties
  - Failure to calculate benefits accurately (underpayments and overpayments)
  - Failure to pay a mandatory payment
  - Failure to properly discontinue benefits
  - Failure to pay benefits due
2. That no formal hearing is required because of this Consent Decree.
3. That these findings shall be certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

**WHEREFORE**, pursuant to 39-A M.R.S.A. §359(2), CNA Insurance Group shall be assessed a civil forfeiture of \$10,000.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

**FURTHERMORE**, CNA must submit proof of payment on the following claims that were underpaid:

Thomas Chambers	\$ 232.90
Marjorie Dunton	\$ 171.87
Dave Marcia	\$1,810.80
Lee Reindorf	\$ 344.92
Robert Shaw	\$ 11.42
Aranya Suyabodha	\$ 14.98

Copies of the indemnity payments shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated:

3/16/06



Karen S. Knight  
Vice President of Compliance  
CNA Insurance Group

Dated:

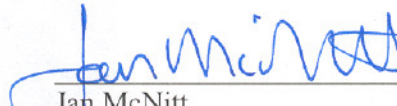
April 13, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated:

April 13, 2006



Jan McNitt  
Supervisor of the Abuse Investigation Unit  
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**STATE OF MAINE  
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v.

**CNA INSURANCE GROUP**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

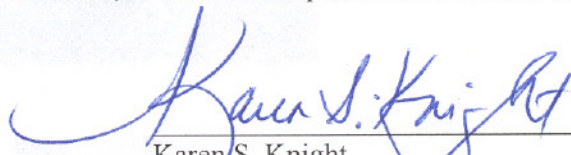
<b>Employee</b>	<b>Date of Injury</b>	<b>Forms Not Filed</b>
CHAMBERS, THOMAS	4/6/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-4, Modification of Compensation WCB-11, Statement of Compensation Paid
DUNTON, MARJORIE E	12/5/2004	WCB-2, Wage Statement (Second employer)
HOLMES, THEODORE	2/5/2004	WCB-11, Statement of Compensation Paid
LACHANCE, KEVIN	10/17/2004	WCB-8, (21-Day) Certificate of Discontinuance
MARCIA, DAVE	1/26/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s)
MORRILL, PAT	03/26/04	WCB-11, Statement of Compensation Paid (Interim)
MORRILL, PAT	6/5/2004	WCB-3, Memorandum of Payment WCB-4, Modification of Compensation WCB-11, Statement of Compensation Paid
NICHOLS, LOIS S	11/15/2004	WCB-2, Wage Statement WCB-4, Modification of Compensation
REINDORF, LEE	7/16/2004	WCB-2, Wage Statement WCB-11, Statement of Compensation Paid
SUYABODHA, ARANYA	7/19/2004	WCB-11, Statement of Compensation Paid

2. That the forms listed above have not been filed to date.
3. That the failure to file the foregoing forms represents eighteen (18) separate violations of 39-A M.R.S.A. §360(1)(A).

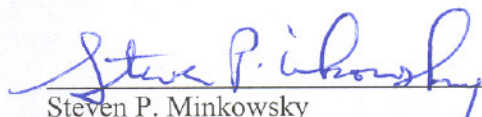
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §360(1)(A), CNA Insurance Group shall be assessed a civil forfeiture of \$100.00 for each of the foregoing eighteen (18) violations for a total penalty of \$1,800.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027. The outstanding forms shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.


Dated: 3/16/06

  
 Karen S. Knight  
 Vice President of Compliance  
 CNA Insurance Group

Dated: April 13, 2006

  
 Steven P. Minkowsky  
 Deputy Director of Benefits Administration  
 Workers' Compensation Board

Dated: April 13, 2006

  
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WORKERS' COMPENSATION BOARD  
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v.

**CNA INSURANCE GROUP**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

<b>Employee</b>	<b>Date of Injury</b>	<b>Forms Filed Late</b>
ADAMOS, JOSEPH	8/26/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-9, Notice of Controversy
ALFANO SR., THEODORE	3/24/2004	WCB-2, Wage Statement WCB-11, Statement of Compensation Paid
BROWN, JUDITH V	7/28/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-3, Memorandum of Payment WCB-4, Modification of Compensation WCB-11, Statement of Compensation Paid
DAIGLE, DORIS	4/8/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s)
DOUCETTE, JONATHAN	4/16/2004	WCB-1, First Report WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s)
DUNTON, MARJORIE	12/5/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-4, Modification of Compensation
GROVER, SHELLY	3/22/2004	WCB-1, First Report WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
GROVER, SHELLY	3/22/2004	WCB-9, Notice of Controversy (2 <sup>nd</sup> Period)
HOLMES, THEODORE	2/5/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-11, Statement of Compensation Paid



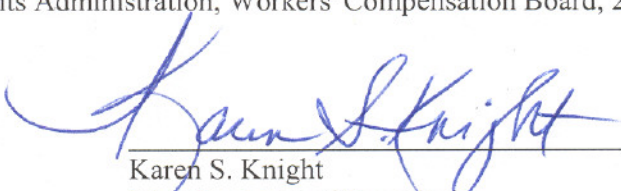
MARCIA, DAVE	1/26/2004	WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
MORRILL, PAT	3/26/2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid (Annual)
NICHOLS, LOIS S	11/15/2004	WCB-2A, Schedule of Dependent(s) WCB-3, Memorandum of Payment
REINDORF, LEE	7/16/2004	WCB-2A, Schedule of Dependent(s) WCB-3, Memorandum of Payment
SHAW, ROBERT	8/9/2004	WCB-11, Statement of Compensation Paid
SUYABODHA, ARANYA	7/19/2004	WCB-2A, Schedule of Dependent(s)

2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents thirty-nine (39) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §360(1)(B), CNA Insurance Group shall be assessed a civil forfeiture of \$100.00 for each of the foregoing thirty-nine (39) violations for a total penalty of \$3,900.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

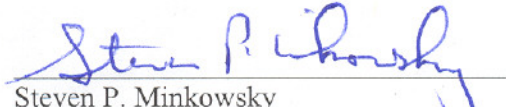
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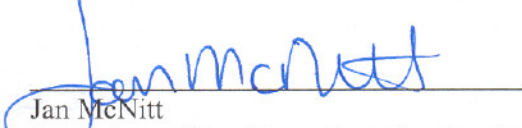
Dated: \_\_\_\_\_

April 13, 2006

  
 Steven P. Minkowsky  
 Deputy Director of Benefits Administration  
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 Jan McNitt  
 Supervisor of the Abuse Investigation Unit  
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